

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

All Domestic Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$8,350	0.11%	\$13,874	\$6,741	48.58%
Commonwealth Ins Co Of Amer	10220	WA	\$9,755	0.13%	\$8,513	\$2,403	28.22%
Contractors Bonding & Ins Co	37206	WA	\$19,879	0.27%	\$17,734	\$5,974	33.69%
Enumclaw Prop & Cas Ins Co	11232	WA	\$3,411	0.05%	\$1,646	\$937	56.90%
Farmers Ins Co Of WA	21644	WA	\$470,295	6.44%	\$474,155	\$265,684	56.03%
First Natl Ins Co Of Amer	24724	WA	\$20,323	0.28%	\$30,513	\$16,239	53.22%
Fraternal Beneficial Assoc	29360	WA	\$58	0.00%	\$58	\$0	0.80%
General Ins Co Of Amer	24732	WA	\$40,994	0.56%	\$41,047	\$38,866	94.69%
Grange Ins Assn	22101	WA	\$57,260	0.78%	\$57,469	\$34,674	60.34%
Mutual Of Enumclaw Ins Co	14761	WA	\$171,541	2.35%	\$175,786	\$88,627	50.42%
National Merit Ins Co	39004	WA	\$18,927	0.26%	\$18,124	\$11,210	61.85%
Northwest Dentists Ins Co	32417	WA	\$3,856	0.05%	\$3,856	\$1,539	39.92%
Pemco Ins Co	18805	WA	\$76,576	1.05%	\$74,577	\$51,701	69.33%
Pemco Mut Ins Co	24341	WA	\$237,087	3.25%	\$226,415	\$138,401	61.13%
Physicians Ins A Mut Co	40738	WA	\$85,881	1.18%	\$86,672	\$42,470	49.00%
Progressive Northwestern Ins Co	42919	WA	\$32,229	0.44%	\$34,216	\$18,014	52.65%
Red Shield Ins Co	41580	WA	\$3,929	0.05%	\$4,737	\$54	1.14%
Rocky Mountain Fire & Cas Co	22128	WA	\$12,911	0.18%	\$13,102	\$8,749	66.78%
Safeco Ins Co Of Amer	24740	WA	\$169,413	2.32%	\$157,631	\$72,422	45.94%
Safeco Surplus Lines Ins Co	11100	WA	\$0	0.00%	\$0	\$0	0.00%
Unigard Ind Co	25798	WA	\$24,086	0.33%	\$25,678	\$15,985	62.25%
Unigard Ins Co	25747	WA	\$76,254	1.04%	\$75,648	\$38,810	51.30%
Unigard Pacific Ins Co	11096	WA	\$0	0.00%	\$0	\$83	0.00%
Washington Cas Co	42510	WA	\$9,591	0.13%	\$12,833	\$108	0.84%
Western Natl Assur Co	24465	WA	\$11,377	0.16%	\$10,582	\$8,401	79.39%
Western Professional Ins Co	10942	WA	\$13,160	0.18%	\$14,772	\$22,687	153.58%
Totals (Loss Ratio is average)			\$1,577,143	21.60%	\$1,579,636	\$890,779	56.39%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)